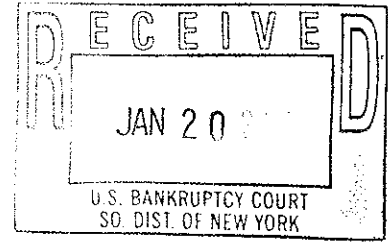


185 Maple Street,
Stow, MA 01752
November 6, 2009



Irving H. Picard, Trustee
c/o Baker & Hosteller
45 Rockefeller Plaza
New York, NY 10004

Re: Bernard L. Madoff: Bankruptcy case 08-1789 (BRL) determination by Irving H. Picard on BLMIS Account No. 1ZB342 - Denial

Dear Sir:

Enclose you will find copies of our written opposition sent to Judge Barton R. Lifland concerning your denial of payment in the case of the above account.

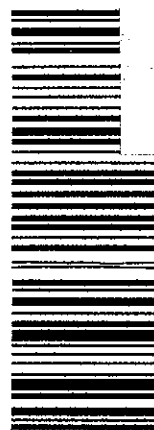
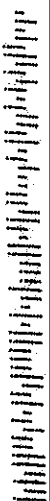
Respectfully,

A handwritten signature in cursive script, appearing to read "Laurie A. Margolies".

Dr. Fernando C. Colon Osorio, and

Ms. Laurie A, Margolies

Colin A
135 Maple Street
Stow, MA 01775



7809 1410 0001 7273 2686

OF THE RETURN ADDRESS, FOLD AT DOTTED LINE
FIMED MAILTM

Mr. David H. David
40 Baker & State St
40 Rockefeller Plaza
New York, NY 10004